

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Megan E. Bauer  
 Debtor

Case No. 18-15713-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.

db Megan E. Bauer, 5120 Cassidy Dr., Schnecksville, PA 18078-2655  
 tr +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14188841 Amazon/Chase Card Services, PO Box 1423, Charlotte, NC 28201-1423  
 14200218 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14188845 +Best Buy, P.O. Box 6500 Capital One Retail Service, Sioux Falls, SD 57117-6500  
 14188847 CFI Westgate Resorts, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965  
 14188848 Chase Slate, PO Box 1423, Charlotte, NC 28201-1423  
 14188849 Citi, PO Box 659728, San Antonio, TX 78265-9728  
 14188850 Citi Cards, PO Box 9001037, Louisville, KY 40290-1037  
 14188859 Discover Bank, PO Box 742655, Cincinnati, OH 45274-2655  
 14188860 Home Depot, PO Box 9001010, Louisville, KY 40290-1010  
 14188862 Macy's Card Payments, PO Box 9001094, Louisville, KY 40290-1094  
 14188863 Macys American Express, PO Box 9001094, Louisville, KY 40290-1094  
 14188867 PNC Bank, N.A., PO Box 856177, Louisville, KY 40285-6177  
 14188866 Pay Pal Credi, PO Box 71202, Charlotte, NC 28272-1202  
 14188868 Quicken Loan, PO Box 6577, Carol Stream, IL 60197-6577  
 14188869 +Santander Bank, PO Box 12768, Reading, PA 19612-2768

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: kevinkk@kercherlaw.com Oct 03 2018 02:06:00 KEVIN K. KERCHER,  
 Law Office of Kevin K. Kercher, Esq, PC, 881 Third Street, Suite C-2,  
 Whitehall, PA 18052  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 03 2018 02:06:12  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Oct 03 2018 02:06:23 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 03 2018 02:06:21 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14188842 EDI: AMEREXPR.COM Oct 03 2018 06:03:00 American Express, P.O. Box 1270,  
 Newark, NJ 07101-1270  
 14188843 EDI: BANKAMER.COM Oct 03 2018 06:03:00 Bank Of America, P.O. Box 15019,  
 Wilmington, DE 19886-5019  
 14188844 +EDI: TSYS2.COM Oct 03 2018 06:03:00 Barclay Card Services, P.O. Box 13337,  
 Philadelphia, PA 19101-3337  
 14188846 EDI: CAPITALONE.COM Oct 03 2018 06:03:00 Capital One Bank (USA), N.A., P.O. Box 71083,  
 Charlotte, NC 28272-1083  
 14188851 EDI: CITICORP.COM Oct 03 2018 06:03:00 Citi Cards, PO Box 6004,  
 Sioux Falls, SD 57117-6004  
 14188852 EDI: CITICORP.COM Oct 03 2018 06:03:00 CitiBank, P.O. Box 6004,  
 Sioux Falls, SD 57117-6004  
 14188854 EDI: WFNNB.COM Oct 03 2018 06:03:00 Comenity, PO Box 659617,  
 San Antonio, TX 78265-9617  
 14188853 EDI: WFNNB.COM Oct 03 2018 06:03:00 Comenity, P.O. Box 659705,  
 San Antonio, TX 78265-9705  
 14188856 EDI: WFNNB.COM Oct 03 2018 06:03:00 Comenity Bank, PO Box 659707,  
 San Antonio, TX 78265-9707  
 14188858 EDI: WFNNB.COM Oct 03 2018 06:03:00 Comenity Bank, PO Box 659728,  
 San Antonio, TX 78265-9728  
 14188857 EDI: WFNNB.COM Oct 03 2018 06:03:00 Comenity Bank, PO Box 659820,  
 San Antonio, TX 78265-9120  
 14188855 EDI: WFNNB.COM Oct 03 2018 06:03:00 Comenity Bank, PO Box 659728 Victoria's Secret,  
 San Antonio, TX 78265-9728  
 14192671 EDI: DISCOVER.COM Oct 03 2018 06:03:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14188861 EDI: CBSKOHLS.COM Oct 03 2018 06:03:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983  
 14188864 EDI: RMSC.COM Oct 03 2018 06:04:00 Old Navy, P.O. Box 960017, Orlando, FL 32896-0017  
 14188865 EDI: RMSC.COM Oct 03 2018 06:04:00 Old Navy, P.O. Box 530942, Atlanta, GA 30353-0942  
 14189600 +EDI: PRA.COM Oct 03 2018 06:03:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14206431 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 03 2018 02:06:23 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408  
 14188870 EDI: STF1.COM Oct 03 2018 06:04:00 SunTrust, PO Box 791144, Baltimore, MD 21279-1144  
 14196604 +EDI: STF1.COM Oct 03 2018 06:04:00 SunTrust Bank, Attn: Support Services,  
 P.O. Box 85092, Richmond, VA 23286-0001  
 14188871 EDI: RMSC.COM Oct 03 2018 06:04:00 Synchrony Bank, PO Box 965060,  
 Orlando, FL 32896-5060

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Total Noticed: 51

Date Rcvd: Oct 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14188872 EDI: RMSC.COM Oct 03 2018 06:04:00 Synchrony Bank, P.O. Box 960013,  
Attn: Bankruptcy Department, Orlando, FL 32896-0013  
14188873 EDI: RMSC.COM Oct 03 2018 06:04:00 Synchrony Bank/Amazon, P.O. Box 960013,  
Attn: Bankruptcy Department, Orlando, FL 32896-0013  
14188874 EDI: RMSC.COM Oct 03 2018 06:04:00 Synchrony Bank/WalMart, P.O. Box 530927,  
Atlanta, GA 30353-0927  
14188875 EDI: WTRRN BANK.COM Oct 03 2018 06:03:00 Target Card Services, P.O. Box 660170,  
Dallas, TX 75266-0170

TOTAL: 29

\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*  
aty\* +WILLIAM MILLER\*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
Reading, PA 19606-2265

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
KEVIN K. KERCHER on behalf of Debtor Megan E. Bauer kevinkk@kercherlaw.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com  
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
ECF\_FRPA@Trustee13.com

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1	<b>Megan E. Bauer</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-15713-ref</b>		
	Social Security number or ITIN	<b>xxx-xx-3134</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 8/29/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Megan E. Bauer	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5120 Cassidy Dr. Schnecksville, PA 18078-2655	
<b>4. Debtor's attorney</b> Name and address	KEVIN K. KERCHER Law Office of Kevin K. Kercher, Esq, PC 881 Third Street Suite C-2 Whitehall, PA 18052	Contact phone (610) 264-4120 Email: <a href="mailto:kevinkk@kercherlaw.com">kevinkk@kercherlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfemail@FredReigleCh13.com">ecfemail@FredReigleCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 10/2/18

**For more information, see page 2**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 12/29/18**

**Filing deadline: 2/25/19**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The hearing on confirmation will be held on:  
12/6/18 at 09:00 AM, Location: **Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.